

Four Score years
and Ten
of the

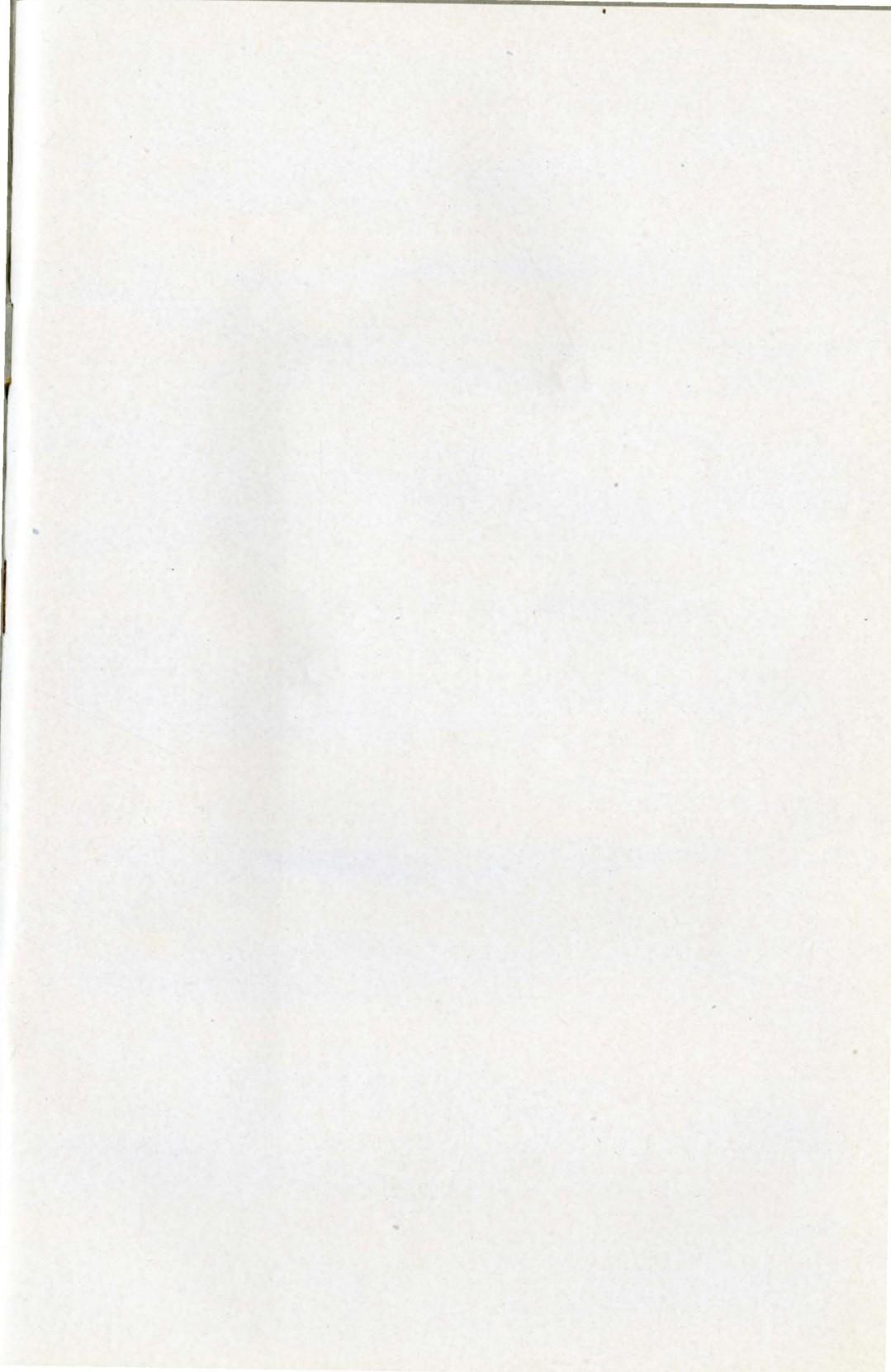
LOWELL
INSTITUTION
FOR SAVINGS

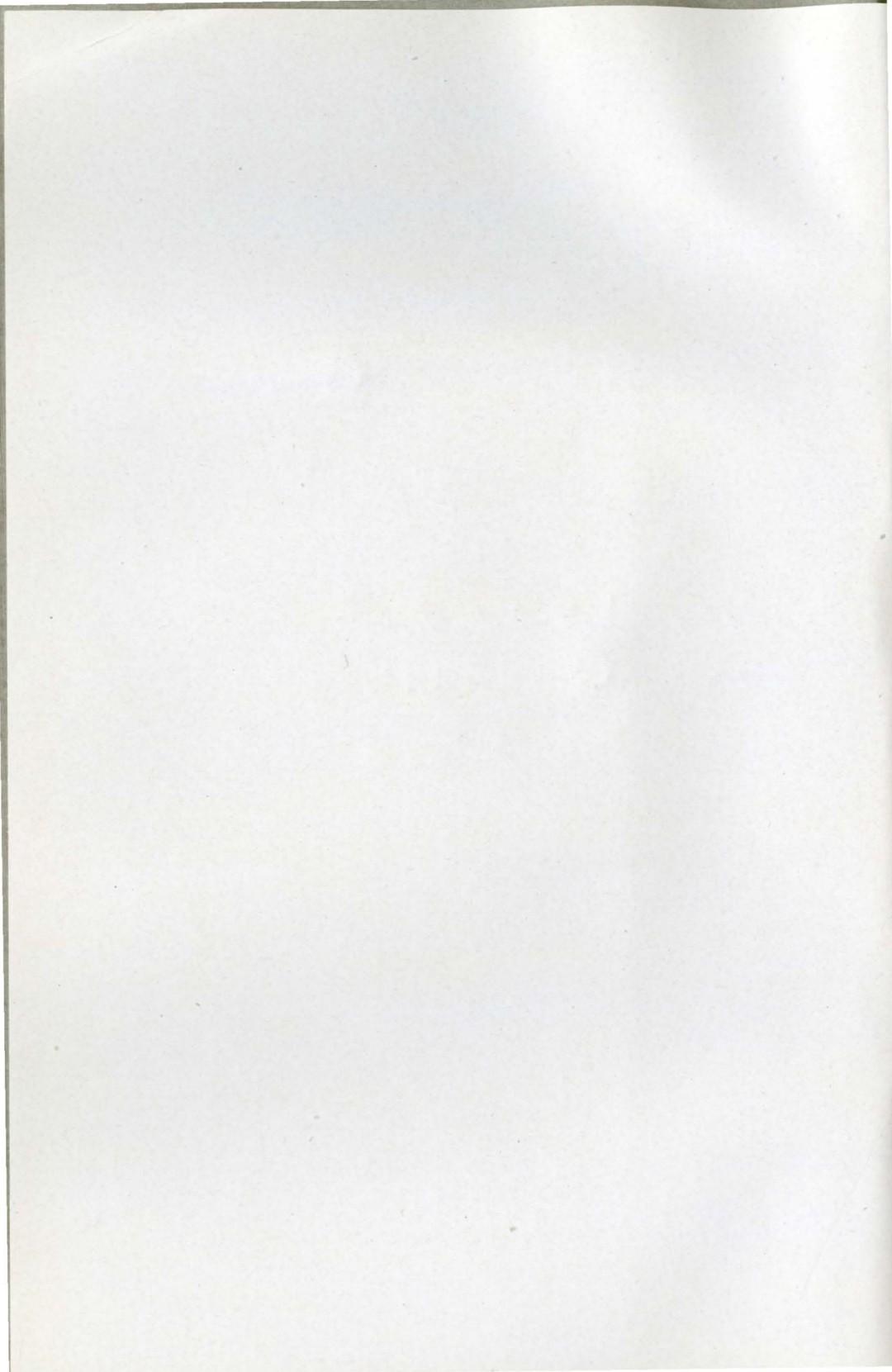
LOWELL
MASSACHUSETTS

ЛІНВОД
ІОНІТІСІН
ЗОЛУСЯ

ЛІНВОД
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ЗОЛУСЯ

ЛІНВОД
ІОНІТІСІН





FOUR SCORE YEARS AND TEN
OF THE
LOWELL INSTITUTION FOR SAVINGS



THE NEW HOME OF THE FIRST SAVINGS BANK IN LOWELL

FOUR SCORE YEARS AND TEN
OF THE
LOWELL INSTITUTION FOR SAVINGS

A history that is closely interwoven with the economic and industrial life of Lowell

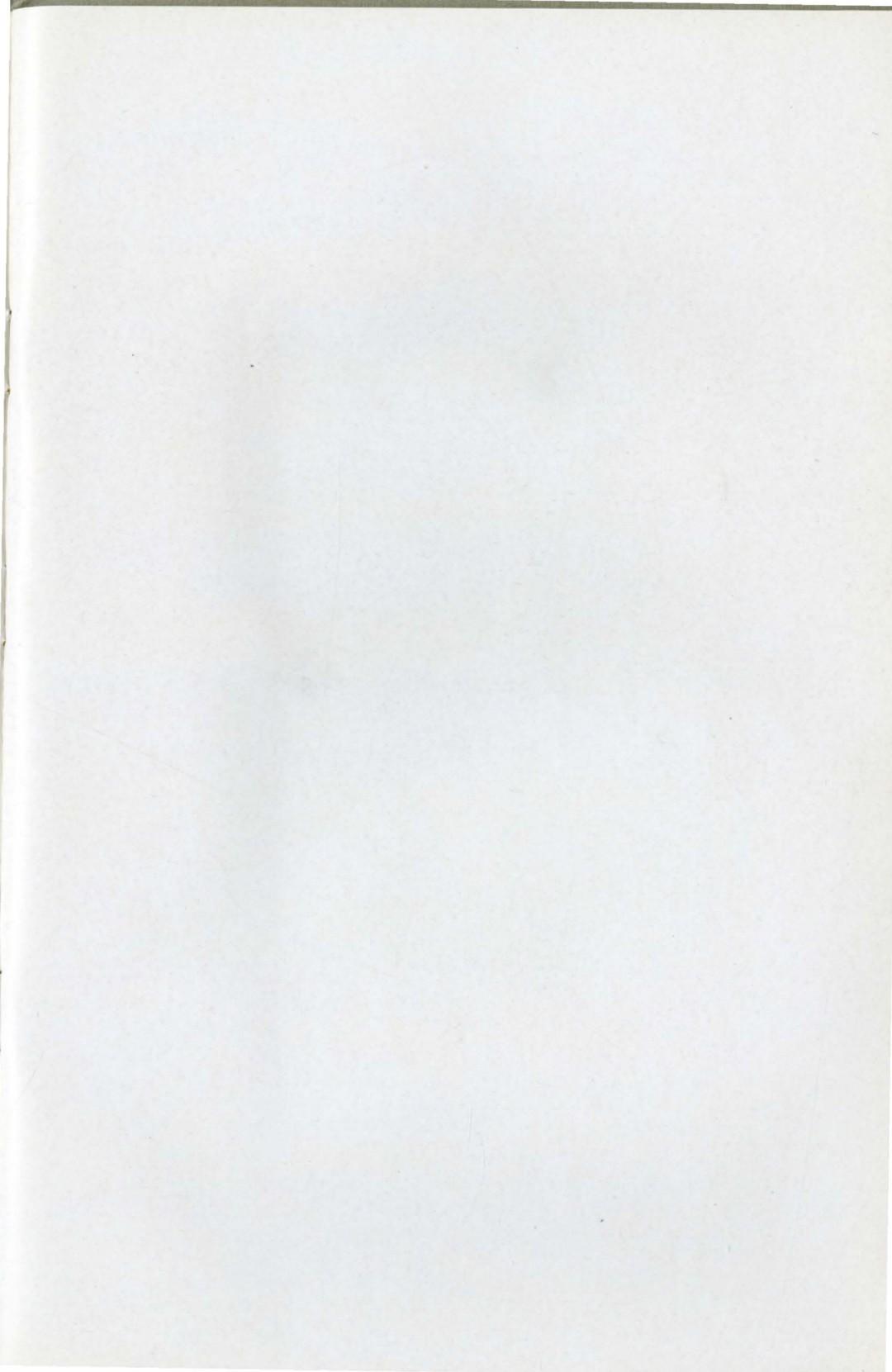
LOWELL INSTITUTION FOR SAVINGS
LOWELL, MASSACHUSETTS

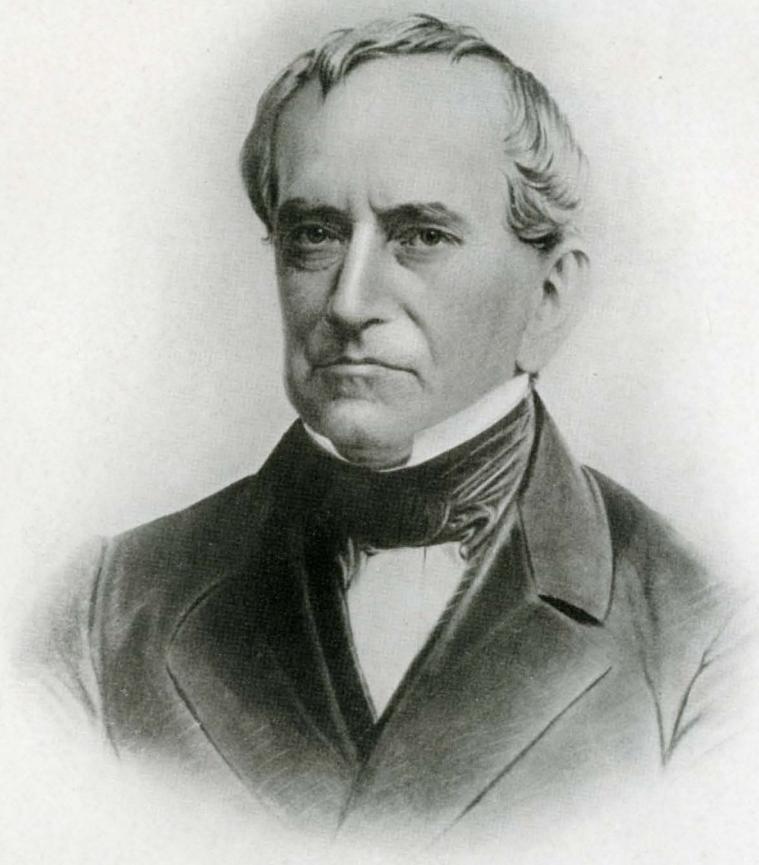
1919

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Lowell Institution for Savings

1919





JAMES G. CARNEY
TO WHOM THE BANK OWES ITS INCEPTION IN 1829

Four Score Years and Ten of the Lowell Institution for Savings

EVERY progressive step which enables us to gain a more defined vista of the past and to give pause for memorials is to make more vitally significant the enduring efforts that have shaped our achievements.

The remodelling of the old home of the Lowell Institution for Savings has evidenced the continued welfare of that institution, but it has done far more; it has given accent to the position of trust and service that the bank has occupied during ninety years of its life and it calls to mind an unique history that is interwoven with the prosperity and the economic life of the City of Lowell.

Lowell has for its civic slogan,—“The Workshop of the World,” and during the remarkable upbuilding of corporate textile industries the Lowell Institution for Savings has borne its share of responsibility,—first as a depository for the savings of operatives and second as a financial aid in public works.

The history of the bank is an intensely human document; from its inception, which was due to the foresight of James G. Carney, its organization has been fortunate in having the controlling spirit of one family, father, son and grandson. The personnel of the institution has included men who were financially prominent in public service and others who receive our deferential gratitude for their arduous tasks in transforming a rural into a manufacturing centre. Still others there were whose broad interests lay outside banking operations,—men whose lives were devoted to humanitarian, scientific or religious movements, but who gave to the organization sound judgment and staunch co-operation.

All human institutions are the outgrowth of conditions; and when a people,—comparatively young in political life,—stood most in need of the practice of thrift, then came the savings banks. Frugality is a royal trait and it is as fundamentally necessary to a wholesome national life as it is the salvation from dependence of the individual.



THE OLD BRICK STRUCTURE IN 1845

thrift and in this connection savings banks have been indisputable factors. The Lowell Institution for Savings, with its organization composed of clear-thinking, broad-minded men of keen constructive policy, has kept pace with disturbed or enlarged financial interests but it has never lost sight of the true office of a savings bank,—that of safeguarding the accumulations of the depositors,—the rainy-day fund, the old-age pension, the funeral benefits and the savings of those who keep a little more than they spend and that of paying in good measure the interest that the savings have earned. As the city has grown the facilities of the bank have increased but never at the cost of its sound conservative character; its integrity has helped to sustain the welfare of the community, for savings banks are, in a sense, trustees of the depositors; gathering innumerable rivulets of savings into capacious reservoirs and diverting them into channels for the country's business. This is a procedure that has both force and effect; it must also have its ethical side as an encouragement to thrift.

The Democratic Lineage of Savings Banks.

IN its original conception, the spirit of the savings bank idea was clearly in accordance with true democracy. As a means of self help it was based upon mutual confidence and trust; it was an institution available to the masses. The producer not only received his wage but there was open to him an opportunity to have his wages safely

The savings bank idea is the old story of the thinkers placing treasures in the hands of the people which verifies the ancient truth that "without the vision the people perish."

One of the things that stands out conspicuously during the recent turbulent years is the education of the masses in the ways of

cared for, where they, too, might earn. The wage-earner shared in the profits gained by the trustee of his funds. From the first the movement was philanthropic.

The original plan for the operation of a savings bank came from the mind of the eccentric and immortal author of *Robinson Crusoe*. Having been jailed for free speaking, Daniel DeFoe demonstrated that he could not be deprived of free thinking and so, during his incarceration behind iron bars, he drafted, in its entirety, the plan for savings banks. The idea was not inchoate; it was a plan that held every embodiment of the principles governing modern institutions. He called his scheme a Pension Fund. Fifty years later, Great Britain profited by his idea when the Pension Office was established.

As early as 1778 a literary advocacy was given to the savings bank idea in France and it is said that a practical test of the method was carried out in Hamburg during the same year and in 1787 Switzerland adopted a similar method of aiding the laboring classes; but to Henry Duncan, of Scotland, a Dumfrieshire clergyman, belongs the honor of establishing in 1810 the first true savings bank in the world. With his efforts there began a regenerative process of self help among the working classes and succeeding generations have become his grateful debtors. So popular became his idea that during the next seven years no less than twenty-eight similar institutions were established in England.



WHERE PROMINENT CITIZENS HAVE BEEN TENANTS

Right Honorable George Rose who founded the Southampton Savings Bank in 1816. Its design was that of a charitable association.

From this humble beginning there came forth that education of the world,—that form of systematic saving that is not miserly but sane and that lays the foundation for a little sunshine and happiness for days to come rather than for the crowding of joys into the present.

A prominent figure in the early history of savings banks is that of

In the somewhat buoyant period that follows a war, the savings bank idea took root in America.

It is said that a Patrick Colquhoun, a local magistrate of London, wrote to Thomas Eddy of New York in 1816 and enclosed a pamphlet setting forth the organization of savings banks in England. A similar booklet came to Honorable James Savage of Boston, who immediately saw an opportunity to work for his ideal, the promotion of the welfare of wage-earners.

However, Condé Raguet of Philadelphia was the pioneer of the savings bank movement in America. He organized a Savings Fund Society which was the first to open its doors to the small depositors. Soon a similar bank was opened in New York but Boston leads the whole world in being the first to incorporate a savings bank and to throw over the system the protecting arm of statute and legislative sanction.

Hon. James Savage was the promoter of the Provident Institution for Savings in the Town of Boston, in 1816, and quite in accordance with his idea of helping workers of the world, the first depositor was a colored laborer. Two years later the Salem Savings Bank was incorporated and only eleven years later came the Lowell Institution for Savings, the 16th in the Commonwealth. There are now countless forms of thrift,—forms that embrace saving by encouragement, by compulsion, by sacrifice and by incentive, but since the inception of the savings bank system no better or safer method has been found. When the depositor signs his name and has received a small book in which interest is computed and entered, a sort of contract has been assumed. The depositor has registered his intention of trusting his savings to a group of people acting under certain laws and the bank has agreed to hold the fund intact, to invest it in certain forms securely specified in the statute and to pay the depositor regularly what his money has earned. Thus the savings banks become reservoirs of capital furnishing means for the promotion of public good.

As an example of what a small amount of money is capable of earning in a short time, the following transaction is given. On April 27, 1861, a Lowell woman deposited \$225 in the Lowell Institution for Savings. Twenty years later, in 1881, there had been added to this original deposit \$503.64 in dividends, bringing the total of the account up to \$728.64. This sum represented the increment



WHERE THE YOUTH OF THE BANK WAS SPENT

out any effort on the part of the depositor. The case is not unusual but typical of the benefits coming to depositors of even small amounts.

The evolution of the savings bank system shows no dissension as there has always been a close adherence to the original plan of mutual aid. It has kept the ideals of its youth and has "grown up" without grave changes. And now there can be no adverse judgment of methods; during the recent world struggle the financial strain has not disclosed weakness nor a blemish on the armor of the savings bank system.

The ancestral home of the savings banks is in the eastern states; in the south and west the banks take on a more commercial aspect. While the bulk of savings banks deposits is greater in America the amount per capita is exceeded by foreign countries.

Lowell at the Spring of its Life.

SAVINGS bank deposits constitute a financial pulse that indicates the industrial welfare of a community. It is therefore interesting to consider the economic and social status of the people at the birth of the Lowell Institution for Savings. At that time commercial methods and industrial processes were very simple and the remarkable growth of a cosmopolitan city leads us to a curiosity regarding its beginnings. DeMont was undoubtedly the first white man to find the Merrimack

of the two deposits by interest compounded semi-annually. Since 1885 the depositor has, on three occasions drawn out money, the total withdrawals being \$406.93. Despite these payments and the fact that no additional deposits were made the balance of the account in 1916 was \$2,000.

This increase of capital took place with-

River during his wonderful exploration from St. Croix to Cape Cod in 1605.

No doubt Lowell owes its industrial supremacy to a "meeting of the waters." In the vicinity of the Concord and Merrimack Rivers, the early Indians were united in five tribes. Despite their nomadic inclinations, they occupied the territory for a long period. This geographical position was well adapted to their congenial pastime of warfare; the rivers gave an abundance of fish; the forests supplied wild game and desirable privacy. Here they dwelt in a sequestered security until the encroachment of the colonists. In 1652 a little band of about twenty people petitioned the General Court for the privilege of examining a tract of land beginning at the Merrimack River and a neck of land bordering the Concord River. The tract was about six miles square. In 1653 the petition was granted and then began the grouping and growth of a settlement known as East Chelmsford. In 1669 a saw mill was established and in 1691 the first fulling mill was set up.

During this time deeds of land made in East Chelmsford often referred to "The Highway of the Merrimack." Fertile farms stretched along the shores of this highway and the community enjoyed the natural resources of the locality. In 1718 the first school-house was built in accordance with the law that forty families made a people eligible for a seat of learning.

Waterways are the industrial arteries of a city. Between communities, as between individuals, there is a natural desire for inter-communication and this desire leads to the wearing of a path from one home to another or the building of a road and bridge. When the agricultural people on the banks of the rivers began trade and communication with other places, the drop of thirty feet of falls in the Merrimack River was a natural obstacle. Ingenuity began to seek for a solution of the problem and so in 1792 there came the first suggestion of a canal to facilitate the transposition of lumber around the falls.

The project assumed shape and the incorporation of "The Proprietors of the Locks and Canals" was effected. In 1797 the canal was opened at the expense of \$50,000.

Then began the growth of a city. A series of indicative events took place—all under those potent and magical words, "Be it enacted," and "Be it further enacted."

To Ezra Worthen belongs the honor of holding the first strong conviction that East Chelmsford was destined to become a manufacturing centre

but it was Captain Phineas Whiting and Colonel Josiah Fletcher who first erected a wooden mill for the manufacture of cotton.

Wherever it is grown or manufactured, cotton is a touchstone of prosperity. It cast its mystical

spell upon Lowell, when in 1821 Kirk Boott, Patrick Jackson, Paul Moody and Nathan Appleton visited the Pawtucket Falls to consider the availability of water power. In 1822 the Merrimack Manufacturing Company was incorporated and in 1823 about five hundred men were engaged in widening the canal sixty feet and at a cost of \$120,000. Three years later the Hamilton Manufacturing Company was incorporated and in 1828 there came the Appleton Manufacturing Company.

The little village of East Chelmsford outgrew its early boundaries and became the Town of Lowell in 1826. In 1836 Lowell was made a city. It was named for Francis Cabot Lowell, that master of industry who first introduced into Lowell the machines and the system whereby all processes might be under one management.

The Weaver of a Financial Pattern.

WITH the song of the spindles heard in three manufacturing plants and with the increase in the number of industrious wage earners there came the great need of a savings bank.

To James G. Carney is due the honor of bringing into concrete form a philanthropic idea. His financial foresight and keen business acumen brought to pass the incorporation of The Lowell Institution for Savings. He was the original promoter and the first treasurer of the bank; he shaped its policy and so faithfully upbuilt its character that after ninety years of life, the first regulative measures of the bank have persisted and its conservative and constructive methods have been maintained.

No better tribute to the memory of a great man can be found,—that the fruits of his labors do not fall away and crumble with the withdrawing of his hands. The impregnable foundations laid by Mr. Carney remain enduring and the bank's assets of trust and confidence are not diminished.

It is becoming to pause and follow the admonition,—“mark the perfect man,” for Mr. Carney was a shining example of those staunch characters whose rectitude and mental ability helped to found the network of the wholesome social life of New England. He was one of a family of twenty-two. In his early manhood he was associated with his merchant father and he came with his bride to Lowell over the old Middlesex Canal. They took up their temporary abode in the hotel that stood on the site of the James C. Ayer estate,—now the Ayer Home. At that time the Tavern was a meeting place for people of distinction. Colonel De Marisquelle,—a French officer having settled in Dracut and joined us in our struggle in 1776,—had drawn about himself an interesting coterie of friends and had entertained as his guests such men as Lafayette and Hancock. For years this quarter of the city maintained its fashionable character.

Very early, Mr. Carney took his rightful place in influential life of the town and he became the warm friend of those who were eager for advancement in educational lines. Later in life, Mr. Carney occupied positions of trust,—one being that of President of the Bank of Mutual Redemption which was a clearing house for country banks. He was also instrumental in shaping war finances during the civil conflict.

His interest in educational matters was evinced by his devising and providing the famous Carney medal of scholarship in the High School,—a mark of distinction striven for today as eagerly as it was in his time.

The Inception and Growth of the Lowell Institution for Savings.

FOR two years or more the Hamilton Corporation had acted as a depository for the savings of its operative,—issuing bank books and paying interest. This plan on a small scale was a natural transaction between individuals,—or between employer and employee but as the number of workers increased, the scheme took on a doubtful aspect and the legality was questioned. The plan was abandoned because it had no sanction of legislative law.

Then it was that James G. Carney and the associates whom he drew about him, met in the office of the Hamilton Company and Mr. Carney demonstrated with business sagacity the real need of the community. It was then voted that Nathaniel Wright, Theodore Edson and Warren Colburn should form a committee to report the names of persons for membership and should draft by-laws for the Lowell Institution for Savings. James G. Carney was chosen Secretary and Treasurer.

At that time the city had three factories, a powder mill, a saw mill, a post office, a school, and five taverns. Near the factories there were about two hundred houses freshly painted in which the people lived who were connected with manufacturing. Most important to the future of the city was the river which wound a sinuous course for over five miles within its borders, and the great water way known as the Middlesex Canal, was twenty-seven miles long. More than this, the city had the support of keen and earnest men and the country had survived the period of buoyancy and after-depression that followed the war of 1812. It was a period full of vital beginnings.

The life of savings banks in America was but thirteen years old when James G. Carney entered upon his duties in control of the Lowell Institution for Savings. One may be learned in banking methods, but the best training is to be found at the counter and the desk. Mr. Carney began the work of the bank when the industrial life of Lowell was taking root. When we consider that the population of Lowell in that year was only a little over 3,500 and that one year later it was 6,477,—almost doubled,—we can understand how necessary was a savings bank and how indicative of the future was the introduction of the loom.

The first deposit was made June 6, 1829, and during the life of the bank 190 dividends,—amounting to over ten million dollars have been paid.

Just here it may be well to quote one of the by-laws of the institution that for ninety years has proven how well the bank has adhered to its ideals:

"To provide a safe and profitable mode of enabling industrious people to invest such part of their earnings or property as they can conveniently spare in a manner which will afford them both profit and security."

Within these requirements, the bank has conscientiously built up its chief asset,—a history of long service and sound business principles.

During the growth of the bank an unusual progression of events created a remarkable civic life.

Lowell has many instances of individual enterprise and mechanical achievement. Some of the most noteworthy patents have found their first encouragement and demonstration in Lowell,—among them being the telephone.

Through the changing years and varied history the Lowell Institution for Savings played its own part of financial support. To the working force of the bank was added from time to time men of unusual ability and character.



THE FIRST FLOOR

He was a tireless advocate of public schools.

In the long life of the bank there have been but seven presidents. Doctor Edson was followed by John O. Green in 1884, and in 1886

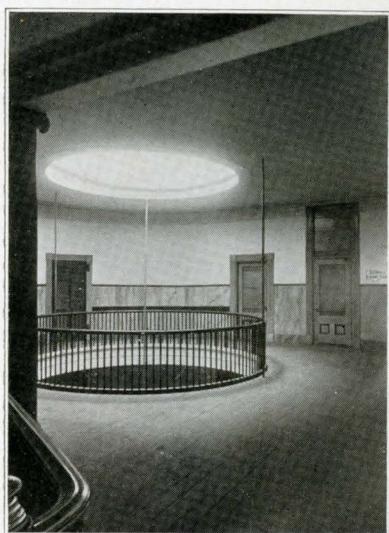
Elisha Glidden was the first president of the bank, serving from 1829 to 1834. Then came Theodore Edson, rector of St. Anne's, Doctor of Divinity, whose saintly life left its white record upon Lowell's religious and social life. He served the bank as president from 1835 to 1883. No one man could have more titles to respect and loving remembrance.

Charles A. Savory became president and served until 1891. A. St. John Chambre, who followed Dr. Edson as Rector at St. Anne's, was

the president of the bank from 1892 to 1911. Dr. John J. Colton served in 1912 and Frederic A. Fisher, lawyer and judge, became president in 1913.

In 1869 James G. Carney passed away and so was closed a long career of faithful service as Treasurer of the bank. His son George J. Carney took the office of Treasurer in that year.

George J. Carney was born on Merrimack Street, opposite Kirk Street. From the windows of his home he could see green fields sloping away to the northwest, where now on the skyline wreathes the smoke of chimneys. Mr. Carney saw the



THE ROTUNDA

growth of Lowell but he had wider experience than that of the banking business. He was a major in the Civil War and his name is connected with some of the most noteworthy movements of the city. To many he presented a grave and almost stern exterior but his intimates knew him as a man of the kindest impulses. Even those who had no opportunity





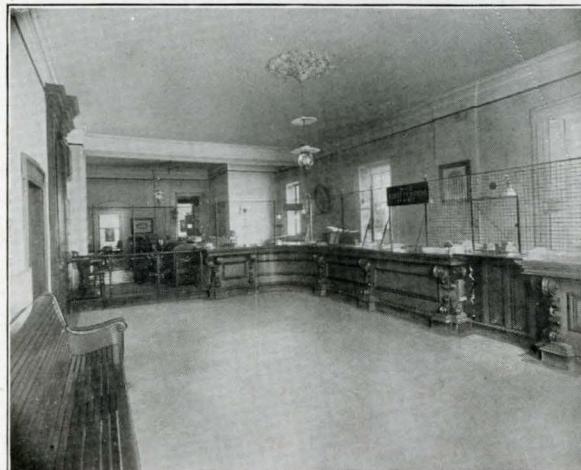
GEORGE J. CARNEY
TREASURER, 1869-1906

to learn the warmer side of his nature, still admired him for his uprightness and steadfast principles.

When the plague of smallpox broke out in Lowell and the Board

of Health resigned, Mr. Carney was the prime mover in handling the situation successfully by dispensing medicine and relief.

Mr. Carney started the movement to erect the new city hall on its present location; he made possible the Pawtucket



THE INTERIOR OF THE OLD BANK

Boulevard by giving the shade trees and all the gravel for the construction of the roadway.

Despite these activities for the betterment of the city and his fellow-men, Mr. Carney modestly refused public office. This fact did not prevent

his being prominent in civic affairs and many progressive movements can be attributed to his forethought and arduous effort.



He had been interested in the wholesale drug business but had assisted his father before the Civil War and after the war was connected with the Concord Railroad.

He came into office during the many rapid changes and phenomenal development of a manufacturing centre. He bore his part as admirably as did his father and the bank kept its prestige of honorable well-being under his management. Like his father he gave eager co-operation in all public movements.



EDWARD B. CARNEY
PRESENT TREASURER

have been disentangled by death. From grandfather and father there came the worthy heritage of noble life well lived and the established financial lines that were without deviation of error. To the same building, the same rooms and desk, on May 4, 1906, Mr. Carney came to take up the work of Treasurership and from that time to this he has successfully and wisely followed the high calling and task allotted to him.

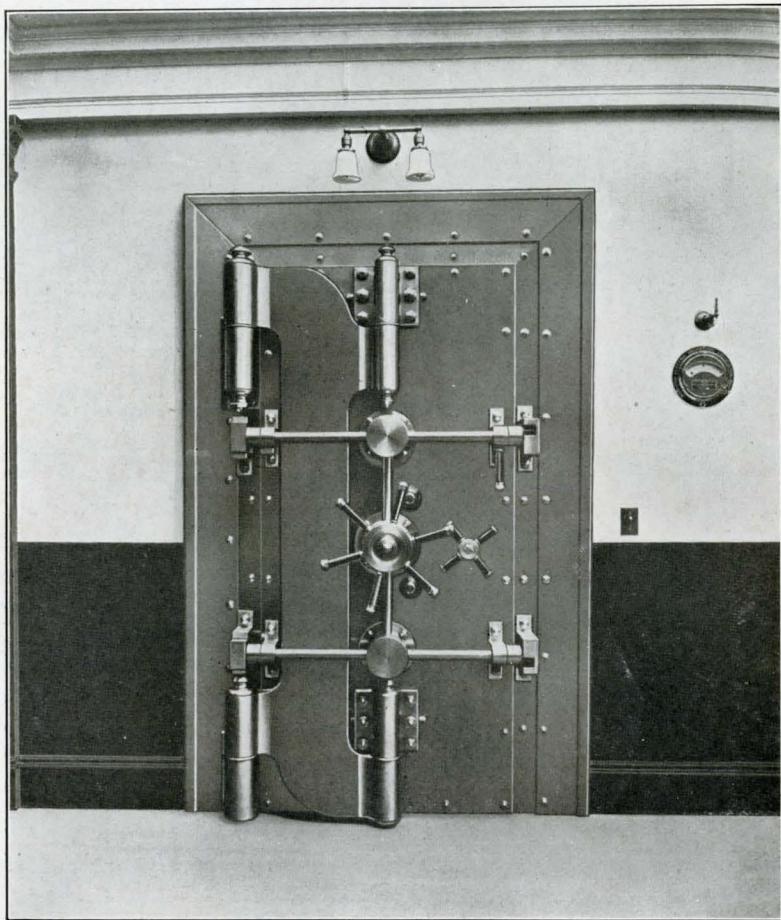
Mr. Carney, the present treasurer, has seen not only a greater development of the industrial and economic life of a cosmopolitan city, but he has successfully conducted the affairs of the bank through the trying period of a world war.



THE ROOMS WHERE THREE MEN OF ONE FAMILY HAVE DIRECTED THE AFFAIRS
OF THE BANK FOR NINETY YEARS

During the life of these three men, there has come some of the greatest events of our modern history. In the city of Lowell, the sky line that was once etched by towering pines and roofs of humble homes, now outlines on the blue, the file upon file of massive chimneys; above the busy streets there looms the symmetrical outline of factories. The surrounding country has contributed its best youth to the work of the city; there have been established over three hundred and fifty enterprises; there have been founded seventy-one churches and eighty-three societies and associations. More than forty-six thousand operatives find work in the various manufacturing plants.

The trustees of the bank and the investment board have borne the names of those most active in the creation of Lowell,—men whose names are connected with every good work. Many of its clerks have gone forth to other banks and other work with a wonderful training obtained in this institution. Two have become Presidents of Savings Banks and one President of Lowell's oldest National Bank.



THE SECURITY VAULT DOOR



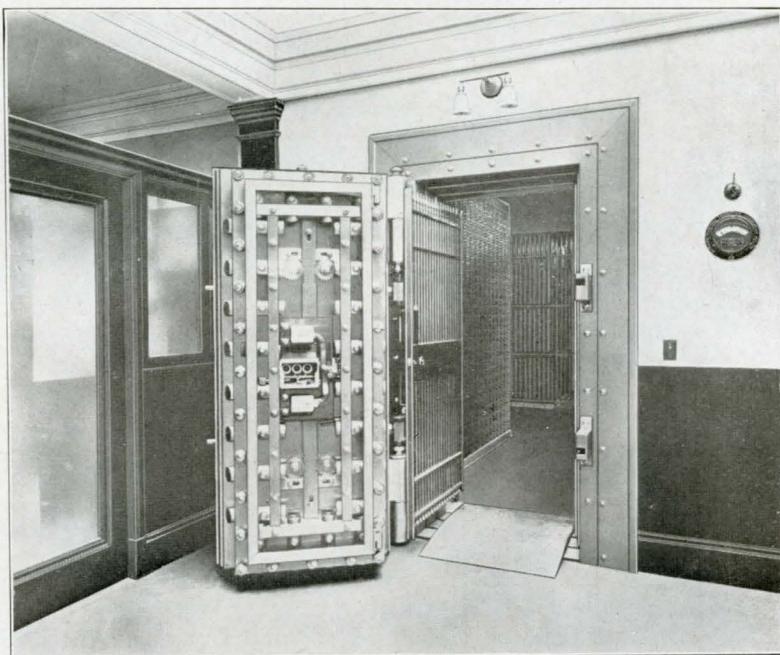
THE EXECUTIVE QUARTERS

The Transformation of the Old Building.

ASIDE from the unique distinction of being in control of one family for ninety years, the Lowell Institution for Savings has occupied one building for nearly the entire period. With the rejuvenation of that building and its enlargement and added beauty, it is natural to recall the changes that have taken place before its windows.

The old brick structure began its life in 1845 on a lot where once stood the home of Moses Shattuck, the Superintendent of the Locks and Canals. Many of the busiest streets were merely farm land and pastures. With the passing and repassing of footsteps men came who brought innovations and inventions; the sound of hoofs has been displaced by the whir of the motor; the mails have been aided by the telegraph and telephone. In the building itself with its varied occupancy what echoes there must be of friendly intercourse and of important business transaction! The rotunda, which was a dignified piece of architecture, was once used for a stock exchange.

The substantial architecture of the building has been maintained. It is interesting to recall that when the Kirk Street Church was built the specifications called for trimmings "as good as those in the Shattuck Street edifice,"—which by the way have never scaled or



THE SECURITY AND SAFE DEPOSIT VAULT

crumbled. Workmen have found beams one foot square and sixty feet long; they have found a well in the boiler room that supplied the building seventy-four years ago. Truly in that day they builded as well as they knew. The building has staunchly withstood the temptations of decay.

Since 1845 the Lowell Institution for Savings has occupied its quarters on the second floor. The first floor was occupied by John F. Rogers, dealer in agricultural tools. Later came Phineas Whiting, Jacob Rogers, and J. C. Kendall. The old Holly Tree Inn was established here—the first of its kind in the city.

At one time Dr. Spaulding had rooms in the building; also A. P. Bonney, the lawyer, Dr. E. H. Packer, Dr. Chas. A. Savory and Dr. Geo. W. Whittemore. The Old Lowell Bank took a corner of the building; there was the Railroad Bank, making three banks in one building, literally a bank building. Here the old Sumner Literary Association held its meetings; Chase and Hildreth, printers, came; the Trustees of the J. C. Ayer Estate, and Dr. Ward, the dentist, became an occupant. At one time the building sheltered a very select school for young women kept by a Mr. Jewett. And here, too, Chamber Concerts were given by the Mendelssohn Quintette Club.



THE TWO VAULTS

Dr. A. W. Burnham, associated in dentistry with Dr. Ward is an old occupant of the building and still has offices in the remodelled structure. His memory of other days entitles him to the honor of Dean or historian of the building.

The famous portrait painter, T. B. Lawson, once occupied the building and here won his many honors,—among them the painting of Daniel Webster and President Garfield. Other artists found the



THE FIREPLACE WITH ITS LEGEND

environment convenient—among them Mrs. Charles T. Carney and Helen Whittier, teacher of Art in the public schools. The remodelled edifice of which the bank officials may be justly proud has not lost its pristine and familiar expression of the old friend that we knew. It is still a brick building—which in itself recalls colonial times but it would seem that the spirit behind and in old walls has been quickened and vitalized to some new inspiration. The work does much toward improving a section and inviting others to extend business in that direction.

The bank will occupy the ground floor and there is extensive space and a general impression of airiness and dignity in the interior. This openness is in accordance with the later tendency to space rather than a partitioning of the area into private sections. It might be said that the room is frankly cordial to the customer and that is the best spirit possible as the ideal of the bank is to come near to the people with assistance and co-operation.

It is quite easy to predict that in its new quarters the Lowell Institution for Savings will worthily pursue the same constructive policy with its conservative courage that is more than blind optimism and that the bank's ninety years of life will be extended to many more, in which it will continue to prove an old and wise saying,—“Of all human institutions the most important are first the home, then the church and school—and always the savings bank.”



THE PUBLIC LOBBY

PRESIDENTS

Elisha Glidden	1829-1834
Theodore Edson	1835-1883
John O. Green	1884-1885
Charles A. Savory	1886-1891
A. St. John Chambre	1892-1911
John J. Colton	1912
Frederic A. Fisher	1913 Still in Office

VICE-PRESIDENTS

John O. Green	1829-1883
William Gardiner, Jr.	1829
Warren Colburn	1829-1833
Ithama A. Beard	1830
Nathan A. Tufts	1830
Elisha Bartlett	1831-1835
Oliver M. Whipple	1832-1834
John Clark	1835-1847
Elisha Huntington	1836-1865
John Aiken	1848-1849
John Avery	1850-1864
George Motley	1865-1885 also 1894-1899
John C. Palfrey	1866-1874
Daniel Hussey	1875
Dewitt C. Farrington	1876-1888
Samuel Kidder	1884-1893
James W. B. Shaw	1887-1905
Amos B. French	1886-1889
Frederick Taylor	1890-1903
Charles H. Hobson	1900 } Still in George Bowers
Harry Dunlap	1904 } Office John J. Colton
	1912,
	1906-1911

TRUSTEES

John O. Green	1829-1885
Samuel Balchelder	1829-1830
Eben Appleton	1829-1830
Ithama A. Beard	1829-1830
Nathan A. Tufts	1829-1830
Theodore Edson	1829-1883
Joshua Swan	1829
Oliver M. Whipple	1829-1834
Elisha Bartlett	1829-1841

Thomas Billings	1829-1833
Joel Lewis	1830-1834
Warren Colburn	1830-1833
Cyril French	1830-1851
Thomas Ordway	1831-1859
George Brownell	1831-1845
James Russell	1831-1838
Abiel Abbott	1831-1833
William Austin	1834-1837
John Clark	1834-1847
Amos Blanchard	1834-1869
John Avery	1835-1864
Benjamin Walker	1835-1839
Elisha Huntington	1835-1865
Lemuel Porter	1838-1850
John Aiken	1839-1849
Pelham W. Warren	1840-1844
Samuel L. Dana	1842-1867
Seth Ames	1845-1849
George H. Carleton	1846-1856
Emory Washburn	1848-1849
John Avery	1850-1864
Charles L. Tilden	1850-1858
Joseph White	1850-1859
Isaac Hinckley	1850-1858
William S. Southworth	1851-1865
George Motley	1852-1899
Joshua Humphreys	1857
Daniel Cushing	1858-1887
Charles F. Battles	1859
Stephen Cushing	1859-1871
Charles A. Savory	1860-1891
Albert Mallard	1860-1864
William North	1860-1871
Francis P. Appleton	1865-1874
Samuel Kidder, Jr.	1865-1893
John C. Palfrey	1866-1874
Oliver H. Moulton	1866-1870
Oliver H. Perry	1868-1877
William Nichols	1870-1876
Amos B. French	1871-1889
James W. B. Shaw	1872-1905
Charles H. Coburn	1872-1878
Daniel Hussey	1875
Joseph S. Ludlam	1875
Frederick Bailey	1876-1915

Theodore Edson	1877-1883
D. W. C. Farrington	1876-1888
Franklin Nickerson	1879-1911
Frederick Taylor	1884-1903
J. Orne Green	1886-1887
Cyrus M. Fisk	1887-1894
A. St. John Chambre	1888-1911
D. W. C. Farrington	1888
D. Bradford Bartlett	1889-1897
George S. Motley	1890-1900
Michael Collins	1892 } still in
Joseph L. Cushing	1894 } Office
John J. Colton	1895-1912
Edmund H. Packer	1898-1912
Charles H. Hobson	1900
Harry Dunlap	1901
George Bowers	1904
Edward H. Scribner	1907
Edward B. Carney	1911
Frederic A. Fisher	1912
John C. Abbot	1912
Julian A. Cameron	1912
Royal P. White	1915
Robert F. Marden	1915
John A. Hunnewell	1916

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